



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

DENISE CARLON, ESQUIRE  
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Attorneys for PNC BANK, NATIONAL  
ASSOCIATION

In Re:

Joesph T. Peake,

Debtor.

Order Filed on September 1, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

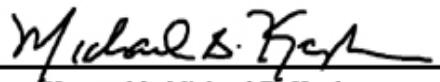
Case No.: 22-14703 MBK  
Adv. No.:  
Hearing Date: August 24, 2022

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED**

**DATED: September 1, 2022**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtor: Joseph T. Peake

Case No.: 22-14703 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC BANK, NATIONAL ASSOCIATION, Mortgage Pass-Through Certificates Series 2007-1, the holder of a mortgage on property known as 312 Old Croton Road, Delaware Twp, NJ, 08822, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for the Secured Creditor and Scott J. Goldstein, attorney for Debtor, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the proof of claim shall be treated as a total debt claim; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that Debtor shall pay the value of the loan in full over 60 months through Debtor's Chapter 13 plan; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the interest rate on the amount to be paid to Secured Creditor is hereby set at 6.5%; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the total amount to be paid to Secured Creditor is \$88,541.71, which is the proof of claim amount of \$75,420.83 plus interest of \$13,120.88, and said amount shall be paid through Debtor's Chapter 13 plan; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the Debtor shall pay all tax, insurance, and any other escrow items directly, as this will not be an escrowed loan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if Debtors do not maintain these payments, Secured Creditor can advance for these items and/or seek relief from this Court; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:  
Joseph T Peake  
Debtor

Case No. 22-14703-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Sep 01, 2022

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2022:

Recip ID Recipient Name and Address  
db Joseph T Peake, 312 Old Croton Rd, Flemington, NJ 08822-2714

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Scott J. Goldstein	on behalf of Debtor Joseph T Peake sjg@sgoldsteinlaw.com cmeclf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com:g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5